

IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF OHIO  
EASTERN DIVISION (CLEVELAND)

In RE:	Case No. 17-15479
Christopher Basch	Chapter 13
Debtors	Hon. Arthur I. Harris

**COVERSHEET FOR AMENDED SCHEDULES**

Coversheet  
Amended Summary of Schedules  
Amended A/B  
Amended C  
Amended D  
Amended H  
Amended I  
Amended J  
Amended Declaration of Schedules  
Certificate of Service

Respectfully Submitted,

Date: December 1, 2017

/s/ Whitney E. Kaster  
Whitney E. Kaster (0091540)  
Brian D. Flick (0081605)  
Marc E. Dann (0039425)  
DannLaw  
PO Box 6031040  
Cleveland, OH 44103  
216/373-0539  
216/373-0536 - fax  
notices@dannlaw.com

**Fill in this information to identify your case:**

Debtor 1 Angela V. Dudley

First Name	Middle Name	Last Name

Debtor 2 \_\_\_\_\_

(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Northern District of Ohio

Case number 17-16967

(If known)

☒ Check if this is an amended filing

## Official Form 106Sum

**Summary of Your Assets and Liabilities and Certain Statistical Information** 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

## Part 1: Summarize Your Assets

	Your assets Value of what you own
1. <i>Schedule A/B: Property</i> (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from <i>Schedule A/B</i> .....	\$ <u>226,100.00</u>
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i> .....	\$ <u>327,812.19</u>
1c. Copy line 63, Total of all property on <i>Schedule A/B</i> .....	\$ <u>553,912.19</u>

## Part 2: Summarize Your Liabilities

	<b>Your liabilities</b> Amount you owe
2. <i>Schedule D: Creditors Who Have Claims Secured by Property</i> (Official Form 106D)	
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> .....	\$ <u>403,485.67</u>
3. <i>Schedule E/F: Creditors Who Have Unsecured Claims</i> (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> .....	\$ <u>0.00</u>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> .....	+ \$ <u>309,396.00</u>
<b>Your total liabilities</b>	\$ <u>712,881.67</u>

### Part 3: Summarize Your Income and Expenses

4. *Schedule I: Your Income* (Official Form 106I)  
Copy your combined monthly income from line 12 of *Schedule I* ..... \$ 6,049.20

5. *Schedule J: Your Expenses* (Official Form 106J)  
Copy your monthly expenses from line 22c of *Schedule J* ..... \$ 1,888.43

Debtor 1

Angela V. Dudley

Case number (if known) 17-16967

First Name Middle Name Last Name

**Part 4: Answer These Questions for Administrative and Statistical Records****6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes

**7. What kind of debt do you have?**

- ☒ Your debts are primarily consumer debts. *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

**8. From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$ 8,327.49

**9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

Total claim

From Part 4 on Schedule E/F, copy the following:

9a. Domestic support obligations (Copy line 6a.)	\$ 0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ 0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ 0.00
9d. Student loans. (Copy line 6f.)	\$ 0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ 0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$ 0.00
9g. Total. Add lines 9a through 9f.	\$ 0.00

## Fill in this information to identify your case and this filing:

Debtor 1 Angela V. Dudley  
 First Name Middle Name Last Name

Debtor 2  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Northern District of Ohio

Case number 17-16967

☒ Check if this is an amended filing

## Official Form 106A/B

## Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

## Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

## 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

☐ No. Go to Part 2.

☒ Yes. Where is the property?

## 1.1. Wyndham Orlando Resort

Street address, if available, or other description

8001 International Drive,

Orlando FL 32819  
 City State ZIP Code

County

What is the property? Check all that apply.

- ☐ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☒ Timeshare  
☐ Other

Who has an interest in the property? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property:

Current value of the entire property? \$ 1,000.00 Current value of the portion you own? \$ 1,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.  
Fee simple

☐ Check if this is community property

If you own or have more than one, list here:

## 1.2. 1206 E. 168th St.

Street address, if available, or other description

Cleveland OH 44110  
 City State ZIP Code

Cuyahoga County  
 County

What is the property? Check all that apply.

- ☒ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other

Who has an interest in the property? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property:

Current value of the entire property? \$ 29,000.00 Current value of the portion you own? \$ 29,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.  
Fee simple

☐ Check if this is community property (see instructions)

Case number 17-16967

**Part 1: Continuation Sheet**

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1. \_\_\_\_\_

Street address, if available, or other description

City State ZIP Code

County

**What is the property?** Check all that apply.

- ☐ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? Current value of the portion you own?

\$ \_\_\_\_\_ \$ \_\_\_\_\_

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

**Who has an interest in the property?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number:

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here. \_\_\_\_\_ →

\$ 226,100.00

**Part 2: Describe Your Vehicles**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

## 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No  
☒ Yes

3.1. Make: Land RoverModel: Range RoverYear: 2008Approximate mileage: 87250

Other information:

Condition: Fair

**Who has an interest in the property?** Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? Current value of the portion you own?

\$ 12,900.00 \$ 12,900.00

If you own or have more than one, describe here:

3.2. Make: JaguarModel: XFYear: 2012Approximate mileage: 89100

Other information:

Condition: Fair

**Who has an interest in the property?** Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? Current value of the portion you own?

\$ 13,000.00 \$ 13,000.00

Make: \_\_\_\_\_  
 Model: \_\_\_\_\_  
 Year: \_\_\_\_\_  
 Approximate mileage: \_\_\_\_\_  
 Other information:  
 \_\_\_\_\_

Who has an interest in the property? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? \$ \_\_\_\_\_ Current value of the portion you own? \$ \_\_\_\_\_

☐ Check if this is community property (see instructions)

Make: \_\_\_\_\_  
 Model: \_\_\_\_\_  
 Year: \_\_\_\_\_  
 Approximate mileage: \_\_\_\_\_  
 Other information:  
 \_\_\_\_\_

Who has an interest in the property? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? \$ \_\_\_\_\_ Current value of the portion you own? \$ \_\_\_\_\_

☐ Check if this is community property (see instructions)

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No  
☐ Yes

4.1. Make: \_\_\_\_\_  
 Model: \_\_\_\_\_  
 Year: \_\_\_\_\_  
 Other information:  
 \_\_\_\_\_

Who has an interest in the property? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? \$ \_\_\_\_\_ Current value of the portion you own? \$ \_\_\_\_\_

☐ Check if this is community property (see instructions)

If you own or have more than one, list here:

4.2. Make: \_\_\_\_\_  
 Model: \_\_\_\_\_  
 Year: \_\_\_\_\_  
 Other information:  
 \_\_\_\_\_

Who has an interest in the property? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? \$ \_\_\_\_\_ Current value of the portion you own? \$ \_\_\_\_\_

☐ Check if this is community property (see instructions)

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here

\$ 25,900.00



**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

**Current value of the portion you own?**

Do not deduct secured claims or exemptions.

**6. Household goods and furnishings***Examples:* Major appliances, furniture, linens, china, kitchenware☐ No☒ Yes. Describe.....

General household furniture, kitchen appliances (large and small), washer/dryer, bedroom sets.

\$ 5,000.00

**7. Electronics***Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games☐ No☒ Yes. Describe.....

3 TVs, computer, tablet, smart phone

\$ 1,000.00

**8. Collectibles of value***Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles☒ No☐ Yes. Describe.....

\$ 0.00

**9. Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments☒ No☐ Yes. Describe.....

\$ 0.00

**10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment☐ No☒ Yes. Describe.....

Glock 47 - Debtor's backup weapon

\$ 500.00

**11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories☐ No☒ Yes. Describe.....

Clothing

\$ 300.00

**12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver☐ No☒ Yes. Describe.....

Assorted jewelry and watches

\$ 1,000.00

**13. Non-farm animals***Examples:* Dogs, cats, birds, horses☒ No☐ Yes. Describe.....

\$ 0.00

**14. Any other personal and household items you did not already list, including any health aids you did not list**☒ No☐ Yes. Give specific information.....

\$ 0.00

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here** →

\$ 7,800.00



**Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

**Current value of the portion you own?**

Do not deduct secured claims or exemptions.

**16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition☐ No☒ Yes

Cash: \$ 5.00

**17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.☐ No☒ Yes

Institution name:

17.1. Checking account:	Buckeye State Credit Union	\$ 555.98
17.2. Checking account:	ThirdFederal Savings and Loan	\$ 50.37
17.3. Savings account:		\$
17.4. Savings account:		\$
17.5. Certificates of deposit:		\$
17.6. Other financial account:	State Highway Patrol Federal Credit Union - Share Draft	\$ 5.00
17.7. Other financial account:	State Highway Patrol Federal Credit Union - Regular Share	\$ 9.56
17.8. Other financial account:	Ohio Catholic Credit Union	\$ 9.56
17.9. Other financial account:	Bridge Credit Union - x000	\$ 62.54

**18. Bonds, mutual funds, or publicly traded stocks***Examples:* Bond funds, investment accounts with brokerage firms, money market accounts☒ No☐ Yes

Institution or issuer name:

	\$
	\$
	\$

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**☐ No☒ Yes. Give specific information about them.

Name of entity:	% of ownership:	
Second Chance II, LLC - company has been defunct since 2015	100.00 %	\$ 0.00
Top Notch Investments & Securities - company has been defunct since 2015	100 %	\$ 0.00
	%	\$

**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.  
*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

☒ No☐ Yes. Give specific information about them.

Issuer name:

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

\$ \_\_\_\_\_  
 \$ \_\_\_\_\_  
 \$ \_\_\_\_\_

**21. Retirement or pension accounts**

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☐ No☒ Yes. List each account separately.  
Type of account:

Institution name:

401(k) or similar plan: Charles Schwab

Pension plan: OPERS

IRA:

Retirement account: Ohio Deferred Compensation Plan

Keogh:

Additional account:

Additional account:

\$ 303.35

\$ 259,015.81

\$ \_\_\_\_\_

\$ 21,008.89

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No☐ Yes

Institution name or individual:

Electric:

Gas:

Heating oil:

Rental unit:

Prepaid rent:

Telephone:

Water:

Rented furniture:

Other:

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)☒ No☐ Yes

Issuer name and description:

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

\$ \_\_\_\_\_  
 \$ \_\_\_\_\_  
 \$ \_\_\_\_\_

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No☐ Yes ..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c)

_____	\$ _____
_____	\$ _____
_____	\$ _____

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**☒ No☐ Yes. Give specific information about them. ....

	\$ 0.00
--	---------

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements☒ No☐ Yes. Give specific information about them. ....

	\$ 0.00
--	---------

**27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses☒ No☐ Yes. Give specific information about them. ....

	\$ 0.00
--	---------

**Money or property owed to you?****Current value of the portion you own?**  
Do not deduct secured claims or exemptions.**28. Tax refunds owed to you**☒ No☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years. ....

	Federal:	\$ 0.00
	State:	\$ 0.00
	Local:	\$ 0.00

**29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement☒ No☐ Yes. Give specific information. ....

	Alimony:	\$ 0.00
	Maintenance:	\$ 0.00
	Support:	\$ 0.00
	Divorce settlement:	\$ 0.00
	Property settlement:	\$ 0.00

**30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else☒ No☐ Yes. Give specific information. ....

	\$ 0.00
--	---------

**31. Interests in insurance policies**

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☒ No

☐ Yes. Name the insurance company of each policy and list its value. ...

Company name:

Beneficiary:

Surrender or refund value:

\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No

☐ Yes. Give specific information. ....

\$ 0.00

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☒ No

☐ Yes. Describe each claim. ....

\$ 0.00

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

☐ No

☒ Yes. Describe each claim. ....

Judgment against Daisy Jackson in Cleveland (OH) Municipal Court Case No. 15 CV 4429; Debtor believes uncollectible. Judgment against Evette Patterson in Cleveland (OH) Municipal Court Case No. JL-15-736710; Debtor believes uncollectible

\$ 13,080.00

**35. Any financial assets you did not already list**

☒ No

☐ Yes. Give specific information. ....

\$ 0.00

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here**

\$ 294,112.19

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

**37. Do you own or have any legal or equitable interest in any business-related property?**

☒ No. Go to Part 6.

☐ Yes. Go to line 38.

**Current value of the portion you own?**

Do not deduct secured claims or exemptions.

**38. Accounts receivable or commissions you already earned**

☐ No

☐ Yes. Describe. ....

\$ \_\_\_\_\_

**39. Office equipment, furnishings, and supplies**

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

☐ No

☐ Yes. Describe. ....

\$ \_\_\_\_\_

**40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade**

☐ No

☐ Yes. Describe .....

\$

**41. Inventory**

☐ No

☐ Yes. Describe .....

\$

**42. Interests in partnerships or joint ventures**

☐ No

☐ Yes. Describe .....

Name of entity:

% of ownership:

%

\$

%

\$

%

\$

**43. Customer lists, mailing lists, or other compilations**

☐ No

☐ Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?

☐ No

☐ Yes. Describe .....

\$

**44. Any business-related property you did not already list**

☐ No

☐ Yes. Give specific information .....

\$

\$

\$

\$

\$

\$

**45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here** .....



\$ 0.00

**Part 6:**

**Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.

**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

☒ No. Go to Part 7.

☐ Yes. Go to line 47.

**Current value of the portion you own?**

Do not deduct secured claims or exemptions.

**47. Farm animals**

Examples: Livestock, poultry, farm-raised fish

☐ No

☐ Yes .....

\$

48. Crops—either growing or harvested

☐ No

☐ Yes. Give specific information. ....

\$ \_\_\_\_\_

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

☐ No

☐ Yes. ....

\$ \_\_\_\_\_

50. Farm and fishing supplies, chemicals, and feed

☐ No

☐ Yes. ....

\$ \_\_\_\_\_

51. Any farm- and commercial fishing-related property you did not already list

☐ No

☐ Yes. Give specific information. ....

\$ \_\_\_\_\_

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here .....



\$ 0.00

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

☒ No

☐ Yes. Give specific information. ....

54. Add the dollar value of all of your entries from Part 7. Write that number here .....



\$ 0.00

**Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2..... → \$ 226,100.00

56. Part 2: Total vehicles, line 5..... \$ 25,900.00

57. Part 3: Total personal and household items, line 15..... \$ 7,800.00

58. Part 4: Total financial assets, line 36..... \$ 294,112.19

59. Part 5: Total business-related property, line 45..... \$ 0.00

60. Part 6: Total farm- and fishing-related property, line 52..... \$ 0.00

61. Part 7: Total other property not listed, line 54..... + \$ 0.00

62. Total personal property. Add lines 56 through 61..... \$ 327,812.19 Copy personal property total → + \$ 327,812.19

63. Total of all property on Schedule A/B. Add line 55 + line 62..... \$ 553,912.19

Debtor 1 Angela V. Dudley  
First Name Middle Name Last Name

Case number (if known) 17-16967

Continuation Sheet for Official Form 106A/B

17) Deposits of money

Fifth Third Checking \$6.13



## Fill in this information to identify your case:

Debtor 1	Angela V. Dudley		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Northern District of Ohio			
Case number (if known)	17-16967		

☒ Check if this is an amended filing

## Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

## Part 1: Identify the Property You Claim as Exempt

## 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  
☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own  Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim  Check only one box for each exemption	Specific laws that allow exemption
7202 Donald Ave. Brief description:  Line from <i>Schedule A/B</i> : 1.3	\$ 5,000.00	<input checked="" type="checkbox"/> \$ 1,250.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	2329.66(A)(18) - \$1,250.00
23818 Rushmore Drive Brief description:  Line from <i>Schedule A/B</i> : 1.4	\$ 191,100.00	<input checked="" type="checkbox"/> \$ 136,925.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	2329.66(A)(1)(b) - \$136,925.00
2012 Jaguar XF Brief description:  Line from <i>Schedule A/B</i> : 3.2	\$ 13,000.00	<input checked="" type="checkbox"/> \$ 3,775.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	2329.66(A)(2) - \$3,775.00

## 3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No  
☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?  
☐ No  
☐ Yes

Debtor 1

Angela V. Dudley

First Name Middle Name Last Name

Case number (if known) 17-16967

**Part 2: Additional Page**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption	Specific laws that allow exemption
Brief description: Household goods - General household furniture, kitchen appliances (large and small), washer/dryer, bedroom sets. Line from Schedule A/B: 6	\$ 5,000.00	<input checked="" type="checkbox"/> \$ 5,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	2329.66(A)(4)(a) - \$5,000.00
Brief description: Electronics - 3 TVs, computer, tablet, smart phone Line from Schedule A/B: 7	\$ 1,000.00	<input checked="" type="checkbox"/> \$ 1,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	2329.66(A)(4)(a) - \$1,000.00
Brief description: Firearms - Glock 47 - Debtor's backup weapon Line from Schedule A/B: 10	\$ 500.00	<input checked="" type="checkbox"/> \$ 500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	2329.66(A)(5) - \$500.00
Brief description: Clothing - Clothing Line from Schedule A/B: 11	\$ 300.00	<input checked="" type="checkbox"/> \$ 300.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	2329.66(A)(4)(a) - \$300.00
Brief description: Jewelry - Assorted jewelry and watches Line from Schedule A/B: 12	\$ 1,000.00	<input checked="" type="checkbox"/> \$ 1,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	2329.66(A)(4)(b) - \$1,000.00
Brief description: Cash On Hand Line from Schedule A/B: 16	\$ 5.00	<input checked="" type="checkbox"/> \$ 5.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	2329.66(A)(3) - \$5.00
Brief description: Buckeye State Credit Union Checking Line from Schedule A/B: 17.1	\$ 555.98	<input checked="" type="checkbox"/> \$ 470.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	2329.66(A)(3) - \$470.00
Brief description: Ohio Deferred Compensation Plan Line from Schedule A/B: 21	\$ 21,008.89	<input checked="" type="checkbox"/> \$ 21,008.89 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	145.56, 2329.66 (A)(10)(a) - \$21,008.89
Brief description: Charles Schwab Line from Schedule A/B: 21	\$ 303.35	<input checked="" type="checkbox"/> \$ 303.35 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522 - \$303.35
Brief description: OPERS Line from Schedule A/B: 21	\$ 259,015.81	<input checked="" type="checkbox"/> \$ 259,015.81 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	145.56, 2329.66 (A)(10)(a) - \$259,015.81
Brief description:	\$	<input type="checkbox"/> \$ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description:	\$	<input type="checkbox"/> \$ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	

**Fill in this information to identify your case:**

Debtor 1	Angela V. Dudley		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the Northern District of Ohio			
Case number (If known)	17-16967		

☒ Check if this is an amended filing
**Official Form 106D****Schedule D: Creditors Who Have Claims Secured by Property**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

**1. Do any creditors have claims secured by your property?**

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

**Part 1: List All Secured Claims****2. List all secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

**Column A**  
Amount of claim  
Do not deduct the  
value of collateral.

**Column B**  
Value of collateral  
that supports this  
claim

**Column C**  
Unsecured  
portion  
if any

	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion if any
<b>2.1</b> Gm Financial Creditor's Name Po Box 9130 Number Street Fort Worth TX 76147 City State ZIP Code Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt Date debt was incurred 2017	Describe the property that secures the claim: 2008 Land Rover Range Rover - \$12,900.00 As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) Last 4 digits of account number 2472	\$21,573.00	\$12,900.00
<b>2.2</b> Nationstar Mortgage LLC Creditor's Name ATTN: Bankruptcy Dept. Number Street 8950 Cypress Waters Blvd. Coppel TX 75019-0000 City State ZIP Code Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt Date debt was incurred 2007	Describe the property that secures the claim: 1206 E. 168th St. - \$29,000.00 As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) Last 4 digits of account number 9419	\$95,491.92	\$29,000.00
<b>Add the dollar value of your entries in Column A on this page. Write that number here:</b>		\$117,064.92	

Debtor 1

Angela V. Dudley

First Name Middle Name Last Name

Case number (if known) 17-16967

## Part 1:

## Additional Page

After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.

Column A

Amount of claim  
Do not deduct the  
value of collateral.

Column B

Value of collateral  
that supports this  
claim

Column C

Unsecured  
portion  
if any

2.3

Shellpoint Mortgage Servicing

Creditor's Name

PO Box 10826

Number Street

Greenville

SC 29603

City

State ZIP Code

Who owes the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

Date debt was incurred

Describe the property that secures the claim:

\$ 261,263.28 \$ 191,100.00 \$ 70,163.28

23818 Rushmore Drive - \$191,100.00

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☐ Other (including a right to offset)

Last 4 digits of account number 9879

2.4

Wells Fargo Dealer Services

Creditor's Name

Po Box 1697

Number Street

Winterville

NC 28590-0000

City

State ZIP Code

Who owes the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

Date debt was incurred 09/16/13

Describe the property that secures the claim:

\$ 20,000.00 \$ 13,000.00 \$ 7,000.00

2012 Jaguar XF - \$13,000.00

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Nature of lien. Check all that apply.

- ☒ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☐ Other (including a right to offset)

Last 4 digits of account number 1256

2.5

Wyndham Vacation Ownership

Creditor's Name

6277 Sea Harbor Drive

Number Street

Orlando

FL 32819

City

State ZIP Code

Who owes the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

Date debt was incurred 11/01/09

Describe the property that secures the claim:

\$ 5,157.47 \$ 1,000.00 \$ 4,157.47

Wyndham Orlando Resort - \$1,000.00

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Nature of lien. Check all that apply.

- ☒ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☐ Other (including a right to offset)

Last 4 digits of account number 7684

Add the dollar value of your entries in Column A on this page. Write that number here:

\$ 286,420.75

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here:

\$ 403,485.67

**Fill in this information to identify your case:**

Debtor 1 Angela V. Dudley  
 First Name Middle Name Last Name

Debtor 2  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Northern District of Ohio

Case number 17-16967  
 (If known)

☒ Check if this is an amended filing

**Official Form 106H****Schedule H: Your Codebtors**

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

**1. Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)

☐ No  
☒ Yes

**2. Within the last 8 years, have you lived in a community property state or territory?** (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

☒ No. Go to line 3.  
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

☐ No  
☐ Yes. In which community state or territory did you live? \_\_\_\_\_. Fill in the name and current address of that person.

Name of your spouse, former spouse, or legal equivalent

Number Street

City State ZIP Code

**3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.**

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.1 Patsy King  
 Name  
 Street  
 City State ZIP Code

☒ Schedule D, line 2.5  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G, line \_\_\_\_\_

3.2  
 Name  
 Street  
 City State ZIP Code

☐ Schedule D, line \_\_\_\_\_  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G, line \_\_\_\_\_

3.3  
 Name  
 Street  
 City State ZIP Code

☐ Schedule D, line \_\_\_\_\_  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G, line \_\_\_\_\_

**Fill in this information to identify your case:**

Debtor 1                      Angela V. Dudley

	<u>First Name</u>	<u>Middle Name</u>	<u>Last Name</u>
Debtor 2			
(Spouse, if filing)	<u>First Name</u>	<u>Middle Name</u>	<u>Last Name</u>

United States Bankruptcy Court for the:    Northern District of Ohio

Case number                      17-16967

(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 1061

## Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Employment**

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

### Employment status

### Occupation

Employer's name

**Employer's address**

### Debtor 1

☒ Employed  
☐ Not employed

Assistant Agent-in-Charge

Ohio Department of Public Safety

Number Street

City	State	ZIP Code
------	-------	----------

How long employed there? 20 years

**Debtor 2 or non-filing spouse**

☐ Employed  
☐ Not employed

Number	Street
--------	--------

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

## Part 2: Give Details About Monthly Income

**Estimate monthly income as of the date you file this form.** If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

**For Debtor 1**

**For Debtor 2 or  
non-filing spouse**

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

2. \$ 8,252.75

\$

3. Estimate and list monthly overtime pay.

3. + \$ 0.00

+ \$

4. Calculate gross income. Add line 2 + line 3.

4.	\$ 8,252.75
----	-------------

§



Debtor 1

Angela V. Dudley

First Name Middle Name Last Name

Case number (if known) 17-16967

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here → 4.	\$ 8,252.75	\$
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 1,487.24	\$
5b. Mandatory contributions for retirement plans	5b. \$ 1,072.85	\$
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$
5e. Insurance	5e. \$ 492.83	\$
5f. Domestic support obligations	5f. \$ 0.00	\$
5g. Union dues	5g. \$ 0.00	\$
5h. Other deductions. Specify: <u>Richmond Heights City Tax</u>	5h. + \$ 79.80	+ \$
	\$ 0.00	\$
	\$ 0.00	\$
Deferred Compensation	\$ 270.83	\$
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ 3,403.55	\$
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 4,849.20	\$
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 1,200.00	\$
8b. Interest and dividends	8b. \$ 0.00	\$
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$
8d. Unemployment compensation	8d. \$ 0.00	\$
8e. Social Security	8e. \$ 0.00	\$
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ 0.00	\$
8g. Pension or retirement income	8g. \$ 0.00	\$
8h. Other monthly income. Specify: _____	8h. + \$ 0.00	+ \$
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$ 1,200.00	\$
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 6,049.20 +	\$ = \$ 6,049.20
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____		
	11. + \$	0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies	12. \$ 6,049.20	Combined monthly income
<b>13. Do you expect an increase or decrease within the year after you file this form?</b> <input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain: <u>No significant changes are anticipated. In addition to her employment income, Debtor receives rental income of \$650.00 and \$550.00 respectively for her rental properties</u>		



## Fill in this information to identify your case:

Debtor 1	Angela V. Dudley		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		Northern District of Ohio	
		(State)	
Case number (If known)	17-16967		

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

## Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

## Part 1: Describe Your Household

## 1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

## 2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☐ No☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Daughter

Minor

☐ No☒ Yes☐ No☐ Yes☐ No☐ Yes☐ No☐ Yes☐ No☐ Yes

## 3. Do your expenses include expenses of people other than yourself and your dependents?

☒ No☐ Yes

## Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I).

## 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

Your expenses

4. \$ 0.00

4a. \$ 0.00

4b. \$ 0.00

4c. \$ 85.00

4d. \$ 0.00

Debtor 1 Angela V. Dudley  
 First Name Middle Name Last Name

Case number (if known) 17-16967

**Your expenses**

- |  |      |    |               |
|--|------|----|---------------|
| 5. Additional mortgage payments for your residence, such as home equity loans  | 5.   | \$ | <u>0.00</u>   |
| 6. Utilities:  |      |    |               |
| 6a. Electricity, heat, natural gas   | 6a.  | \$ | <u>200.00</u> |
| 6b. Water, sewer, garbage collection   | 6b.  | \$ | <u>100.00</u> |
| 6c. Telephone, cell phone, Internet, satellite, and cable services   | 6c.  | \$ | <u>200.00</u> |
| 6d. Other. Specify: _____  | 6d.  | \$ | <u>0.00</u>   |
| 7. Food and housekeeping supplies  | 7.   | \$ | <u>410.00</u> |
| 8. Childcare and children's education costs  | 8.   | \$ | <u>0.00</u>   |
| 9. Clothing, laundry, and dry cleaning   | 9.   | \$ | <u>40.00</u>  |
| 10. Personal care products and services  | 10.  | \$ | <u>10.00</u>  |
| 11. Medical and dental expenses  | 11.  | \$ | <u>125.00</u> |
| 12. Transportation. Include gas, maintenance, bus or train fare.<br>Do not include car payments.   | 12.  | \$ | <u>175.00</u> |
| 13. Entertainment, clubs, recreation, newspapers, magazines, and books   | 13.  | \$ | <u>25.00</u>  |
| 14. Charitable contributions and religious donations   | 14.  | \$ | <u>125.00</u> |
| 15. Insurance.<br>Do not include insurance deducted from your pay or included in lines 4 or 20.  |      |    |               |
| 15a. Life insurance  | 15a. | \$ | <u>0.00</u>   |
| 15b. Health insurance  | 15b. | \$ | <u>0.00</u>   |
| 15c. Vehicle insurance   | 15c. | \$ | <u>156.00</u> |
| 15d. Other insurance. Specify: _____   | 15d. | \$ | <u>0.00</u>   |
| 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.<br>Specify: _____   | 16.  | \$ | <u>0.00</u>   |
| 17. Installment or lease payments:   |      |    |               |
| 17a. Car payments for Vehicle 1  | 17a. | \$ | <u>0.00</u>   |
| 17b. Car payments for Vehicle 2  | 17b. | \$ | <u>0.00</u>   |
| 17c. Other. Specify: _____   | 17c. | \$ | <u>0.00</u>   |
| 17d. Other. Specify: <u>Home Security System</u>   | 17d. | \$ | <u>32.35</u>  |
| 18. Your payments of alimony, maintenance, and support that you did not report as deducted from<br>your pay on line 5, Schedule I, Your Income (Official Form 106I). | 18.  | \$ | <u>0.00</u>   |
| 19. Other payments you make to support others who do not live with you.<br>Specify: _____  | 19.  | \$ | <u>0.00</u>   |
| 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  |      |    |               |
| 20a. Mortgages on other property   | 20a. | \$ | <u>0.00</u>   |
| 20b. Real estate taxes   | 20b. | \$ | <u>0.00</u>   |
| 20c. Property, homeowner's, or renter's insurance  | 20c. | \$ | <u>0.00</u>   |
| 20d. Maintenance, repair, and upkeep expenses  | 20d. | \$ | <u>150.00</u> |
| 20e. Homeowner's association or condominium dues   | 20e. | \$ | <u>0.00</u>   |

Debtor 1 Angela V. Dudley  
First Name Middle Name Last Name

Case number (if known) 17-16967

21. Other. Specify: Wyndham Timeshare  
 \_\_\_\_\_  
 \_\_\_\_\_

21. +\$ 55.08  
 +\$ \_\_\_\_\_  
 +\$ \_\_\_\_\_

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.

22a. \$ 1,888.43

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.

22b. \$ \_\_\_\_\_  
 22c. \$ 1,888.43

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ 6,049.20

23b. Copy your monthly expenses from line 22c above.

23b. -\$ 1,888.43

23c. Subtract your monthly expenses from your monthly income.  
 The result is your *monthly net income*.

23c. \$ 4,160.77

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.

☒ Yes.

Explain here: No significant changes are anticipated

**Fill in this information to identify your case:**

Debtor 1 Angela V. Dudley  
First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the Northern District of Ohio

Case number 17-16967  
 (If known)

☒ Check if this is an amended filing

Official Form 106Dec

## Declaration About an Individual Debtor's Schedules

12/16

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

**X** /s/ Angela V. Dudley

Signature of Debtor 1

**X** \_\_\_\_\_

Signature of Debtor 2

Date 12/01/2017  
MM / DD / YYYY

Date \_\_\_\_\_  
MM / DD / YYYY

### CERTIFICATE OF SERVICE

The undersigned certifies that December 1, 2017, a copy of the foregoing pleading was filed electronically with the Clerk of the Court. Notice of this filing will be sent to all parties by operation of the Court's electronic filing system ("ECF"). Parties may access this filing through the Court's system.

US Trustee's Office at [Trustee@Usdoj.Gov](mailto:Trustee@Usdoj.Gov)

Lauren A. Helbling, Chapter 13 Trustee, at [ch13trustee@ch13cleve.com](mailto:ch13trustee@ch13cleve.com)

PRA Receivables, Creditor, at [claims@recoverycorp.com](mailto:claims@recoverycorp.com)

And via regular US Mail to:

Debtor and all creditors in the attached mailing matrix.

/s/ Whitney E. Kaster

Whitney E. Kaster (0091540)

Brian D. Flick (0081605)

Marc E. Dann (0039425)

DannLaw